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House Passes Infertility Insurance Measure



Klarides Supports Bill Requiring Insurance Coverage For Infertility Measures

HARTFORD- The House of Representatives passed legislation today that requires health insurance policies to cover medically

necessary expenses incurred for the diagnosis and treatment of infertility. Representative Themis Klarides (R-Derby) co-sponsored the bill.

Under the measure, health insurance providers would be required to cover infertility treatments such as ovulation induction, intrauterine insemination, in-vitro fertilization (IVF), gamete intra-fallopian transfer (GIFT), or zygote intra-fallopian transfer (ZIFT), uterine embryo lavage, embryo transfer, and low tubal ovum transfer.

The bill defines "infertility" as the inability of a presumably healthy person to conceive or produce conception or sustain a successful pregnancy during a one-year period.

"This kind of coverage is necessary and critical," said **Representative Klarides**. "Health insurance providers ought to provide coverage for healthy individuals who have trouble conceiving children. One of the proper functions of a healthy body is the ability to reproduce. If someone is unable to do so, it is a health problem. The treatment for it must be covered by health insurance providers."

An insurer or HMO can issue a religious employer a health insurance policy that excludes infertility diagnosis and treatment coverage that is contrary to the religious employer's bona fide religious tenets. If a person states in writing that infertility diagnosis and treatment is contrary to his religious or moral beliefs, an insurer or HMO can issue him a policy or rider that excludes such coverage.

The bill was passed by the state Senate on May 31st. it will now head to Governor M. Jodi Rell for her review and signature.